

Amendment to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A computer-implemented method, comprising:

storing information identifying a payment issue time of each of ~~one or more~~ a plurality of payments to a payee, wherein each of the ~~one or more~~ plurality of payments have a same payment mechanism;

associating a respective priority level to each of a plurality of types of post-issue event information instances, wherein the plurality of types comprises two or more of: posting information, deposit information, payment receipt information, account crediting information, settlement information, or clearing information;

receiving post-issue event information, by a payment servicing computing system comprising one or more computers, wherein the post-issue event information comprises a plurality of post-issue event information instances, each associated with each a respective one of the one or more plurality of payments, wherein the post-issue event information includes at least ~~one of~~ two of the plurality of types of post-issue event information instances ~~posting information or deposit information received from the payee for each of the one or more payments;~~

identifying, by the payment servicing computing system, the post-issue event information instances of the type having a highest priority level;

determining a payment lead time, by the payment servicing computing system, based upon the stored information and the respective post-issue event information instances of the type having the highest priority level for at least a subset of the ~~one or more~~ plurality of payments, to complete a future payment to the payee issued on behalf of a payor; and

associating the payment lead time with the payee.

2. (Cancelled)

3. (Currently amended) The method of claim 1, wherein:

~~the post-issue event information includes a plurality of types of post-issue event information and each of the plurality of types of post-issue event information is associated with a priority level and a threshold number; and~~

identifying the post-issue event information instances of the type having the highest priority level comprises identifying the post-issue event information instances of the type having the highest priority level for which the number of post-issue event information instances of a same type is greater than an associated threshold number; and

determining the payment lead time comprises determining the payment lead time based upon the stored information and the respective post-issue event information instances of the type having the highest priority level for at least a subset of the plurality of payments ~~the payment lead time is determined based at least partially upon the stored information and the one of the plurality of types of post event information having the highest priority level, relative to the respective priority levels associated with the plurality of types of post-issue event information, for which a the number of instances of post-issue event information instances of the same type receiving the one of the plurality of types is greater than an associated threshold number.~~

- 4-8. (Cancelled)

9. (Currently amended) The method of claim 1, ~~wherein the one or more payments is a plurality of payments, wherein the respective post-issue event information for each of the plurality of payments comprises the same~~ at least one of posting information or deposit information, wherein posting information ~~identifies~~ includes a payment posting time that the payee posts the respective payment, and wherein deposit information ~~identifies~~ includes a payment deposit time that the payee deposits a payment instrument associated with the respective payment, and further comprising:

if the type of post-issue event information instance having the highest priority level is the respective post-issue event information comprises posting information for each of the plurality of payments, determining an average period from time of payment issuance to time of payment posting for the plurality of payments based upon a respective

payment issue time and a respective payment posting time associated with each of the plurality of payments;

if the type of post-issue event information instance having the highest priority level is the respective post-issue event information comprises deposit information for ~~each of the plurality of payments~~, determining the average period from time of payment issuance to time of depositing for the plurality of payments based upon a respective payment issue time and a respective payment deposit time associated with each of the plurality of payments; and

wherein the payment lead time is based at least partially upon the determined average period.

10-12. (Cancelled)

13. (Previously presented) The method of claim 1, further comprising:

receiving a payment request to pay the payee on behalf of the payor, the payment request including information identifying a payment due date;

determining a time to issue a payment to the payee to fulfill the payment request by the due date based at least partially upon the determined payment lead time associated with the payee; and

issuing a payment to the payee at the determined time.

14. (Cancelled)

15. (Currently amended) The method of claim 32, wherein ~~the payment option information transmitted via the user interface to the payor further identifies~~ includes a cost to the payor associated with issuing payment in accordance with at least one of the at least two payment options.

16. (Currently amended) A system, comprising:

a at least one memory configured to store computer-executable instructions and information identifying a payment issue time of each of ~~one or more~~ a plurality of

payments to a payee, wherein each of the ~~one or more~~ plurality of payments have a same payment mechanism;

~~a~~ at least one communications interface configured to receive post-issue event information, wherein the post-issue event information comprises a plurality of post-issue event information instances, each associated with ~~each~~ a respective one of the ~~one or more~~ plurality of payments, wherein the post-issue event information includes at least ~~one of two of the following plurality of types of post-issue event information instances:~~ posting information, ~~or~~ deposit information, payment receipt information, account crediting information, settlement information, or clearing information received from the payee for each of the one or more payments;

~~a~~ at least one processor operable to execute the instructions to:

associate a respective priority level to each of the plurality of types of post-issue event information instances;

identify the post-issue event information instances of the type having a highest priority level;

determine a payment lead time, based upon the stored information and the respective post-issue event information instances of the type having the highest priority level for at least a subset of the ~~one or more~~ plurality of payments, to complete a future payment to the payee issued on behalf of a payor; and

associate the payment lead time with the payee.

17. (Cancelled)

18. (Currently amended) The system of claim 16, wherein:

~~the post-issue event information includes a plurality of types of post-issue event information and each of the plurality of types of post-issue event information is associated with a priority level and a threshold number; and~~

~~the at least one~~ processor is further operable to execute the instructions to:

identify the post-issue event information instances of the type having the highest priority level by identifying the post-issue event information instances of the type having the highest priority level for which the number of post-issue event

information instances of a same type is greater than an associated threshold number;

determine the payment lead time based at least partially upon the stored information and the ~~one of the plurality of types of~~ respective post-event information instances of the type having a the highest priority level, relative to the respective priority levels associated with the plurality of types of post-issue event information, for which a the number of instances of post-issue event information instances of the same type receiving the one of the plurality of types is greater than an associated threshold number.

19-23. (Cancelled)

24. (Currently amended) The system of claim 16, wherein:

~~the one or more payments comprises a plurality of payments wherein the respective post-issue event information for each of the plurality of payments comprises the same at least one of posting information or deposit information, wherein posting information identifies includes a payment posting time that the payee posts the respective payment, and wherein deposit information identifies includes a payment deposit time that the payee deposits a payment instrument associated with the respective payment; and~~

the at least one processor is further configured to: i) if the type of post-issue event information instance having the highest priority level is the respective post-issue event information comprises posting information for each of the plurality of payments, determine an average period from time of payment issuance to time of payment posting for the plurality of payments based upon a respective payment issue time and a respective payment posting time associated with each of the plurality of payments, ii) if the type of post-issue event information instance having the highest priority level is the respective post-issue event information comprises deposit information for each of the plurality of payments, determine the average period from time of payment issuance to time of depositing for the plurality of payments based upon a respective payment issue time and a respective payment deposit time associated with each of the plurality of payments, and

iii) determine the payment lead time to complete a future payment to the payee based at least partially upon the determined average period.

25-27. (Cancelled)

28. (Currently amended) The system of claim 16, wherein:

the at least one communications interface is further configured to receive a payment request to pay the payee on behalf of the payor, the payment request including information identifying a payment due date; and

the at least one processor is further operable to execute the instructions to i) determine a time to issue a payment to the payee to fulfill the payment request by the due date based at least partially upon the determined payment lead time associated with the payee, and ii) cause a payment to be issued to the payee at the determined time.

29-30. (Cancelled)

31. (Currently amended) The method of claim 9, wherein the type of post-issue event information instances having the highest priority level is respective post-issue event information for each of the plurality of payments comprises deposit information, and further comprising adjusting the average period based at least partially upon a predetermined depositing adjustment period.

32. (Previously presented) The method of claim 1, further comprising:

transmitting a user interface presenting at least two payment options for paying the payee, wherein a first payment option of the at least two payment options includes information associated with the payment lead time associated with the payee;

receiving a selection of the first payment option; and

issuing payment to the payee in accordance with the first payment option.

33. (Previously presented) The method of claim 32, wherein the first payment option comprises one of (i) an earliest available payment option or (ii) a future-dated payment option.
34. (Previously presented) The method of claim 32, wherein the payee is an electronic managed payee and a second payment option of the at least two payment options comprises an immediate-payment-and-posting option.
35. (Currently amended) The method of claim 32, further comprising:
receiving an identification of the payee prior to transmitting the user interface;
and
~~processing the identification of the payee to determine~~ determining whether the
payment to the payee would be issued in electronic or paper form by processing the
identification of the payee;
wherein the user interface presenting the at least two payment options is at least partially generated based on the determination of whether the payment to the payee would be issued in electronic or paper form.
36. (Previously presented) The method of claim 35, further comprising receiving at least one of (i) an account number of the payor, wherein the account number is also associated with the payee, or (ii) a payment amount, and wherein the determination of whether the payment to the payee would be issued in electronic or paper form is based at least partially upon the account number or the payment amount.
37. (Previously presented) The method of claim 32, further comprising receiving one of (i) a process date or (ii) a due date, wherein issuing payment to the payee in accordance with the first payment option is based at least partially upon the process date or the due date.
38. (Cancelled)

39. (Currently amended) The system of claim 49 ~~16~~, wherein the type of post-issue event information instance having the highest priority level is respective post-issue event information for each of the plurality of payments comprises deposit information, and wherein the at least one processor is further operable to execute the instructions to adjust the average period based at least partially upon a predetermined depositing adjustment period.
40. (Currently amended) The system of claim 16, wherein:
the at least one communications interface is further configured to: i) transmit a user interface presenting at least two payment options for paying the payee, wherein a first payment option of the at least two payment options includes information associated with the payment lead time associated with the payee, and ii) receive a selection of the first payment option; and
the at least one processor is further operable to execute the instructions to i) cause the communications interface to transmit the user interface presenting at least two payment options for paying the payee, and ii) to initiate payment to the payee in accordance with the first payment option.
41. (Currently amended) The system of claim 40, wherein:
the at least one communications interface is further configured to receive an identification of the payee prior to transmitting the user interface; and
the at least one processor is further operable to execute the instructions to ~~process the identification of the payee to~~ process the identification of the payee to determine whether the payment to the payee would be issued in electronic or paper form by processing the identification of the payee;
wherein the user interface presenting the at least two payment options is at least partially generated based on the determination of whether the payment to the payee would be issued in electronic or paper form.
42. (Currently amended) The system of claim 40, wherein:
the at least one communications interface is further configured to receive one of (i) a process date or (ii) a due date; and

the at least one processor is further operable to execute the instructions to initiate payment to the payee in accordance with the first payment option based at least partially upon the process date or the due date.

43. (Currently amended) The system of claim 40, wherein ~~the payment option information transmitted via the user interface to the payor further identifies~~ includes a cost to the payor associated with issuing payment in accordance with at least one of the at least two payment options.

44. (Currently amended) A system, comprising:

means for storing information identifying a payment issue time of each of ~~one or more~~ a plurality of payments to a payee, wherein each of the ~~one or more~~ plurality of payments have a same payment mechanism;

means for associating a respective priority level to each of a plurality of types of post-issue event information instances;

means for receiving post-issue event information, wherein the post-issue event information comprises a plurality of instances of post-issue event information each associated with each a respective one of the one or more plurality of payments, wherein the post-issue event information includes at least one of two of the following types of post-issue event information instances: posting information, or deposit information, payment receipt information, account crediting information, settlement information, or clearing information;

means for identifying the post-issue event information instances of the type having a highest priority level;

means for determining a payment lead time, based upon the stored information and the respective post-issue event information instances of the type having the highest priority level for at least a subset of the one or more plurality of payments, to complete a future payment to the payee issued on behalf of a payor; and

means for associating the payment lead time with the payee.

48. (Previously presented) The method of claim 1, wherein the payment mechanism comprises one of: (a) an electronic payment mechanism; (b) a corporate check; or (c) a draft.
49. (Previously presented) The system of claim 16, wherein the payment mechanism comprises one of: (a) an electronic payment mechanism; (b) a corporate check; or (c) a draft.
50. (Currently amended) The method of claim 45 1, ~~wherein the one or more payments is a plurality of payments, and further comprising wherein the type of post-issue event information instances having the highest priority level is settlement information, and wherein determining the payment lead time comprises~~ for respective post-issue event information for each of the plurality of payments comprising settlement information, determining an average settlement period from time of payment issuance to time of settlement for the respective plurality of payments, wherein the payment lead time is based at least partially upon the determined average settlement period.
51. (Currently amended) The system of claim 46 16, ~~wherein the one or more payments is a plurality of payments, and wherein the type of post-issue event information instances having the highest priority level is settlement information, and wherein, when determining the payment lead time, the at least one processor is further operable to execute the instructions to, for respective post-issue event information for each of the plurality of payments comprising settlement information,~~ determine an average settlement period from time of payment issuance to time of settlement for the respective plurality of payments, wherein the payment lead time is based at least partially upon the determined average settlement period.
52. (New) A computer-implemented method, comprising:

storing information identifying a payment issue time of each of a plurality of payments to a payee, wherein each of the plurality of payments have a same payment mechanism;

receiving post-issue event information, by a payment servicing computing system comprising one or more computers, wherein the post-issue event information comprises a plurality of post-issue event information instances, each associated with a respective one of the plurality of payments, wherein the post-issue event information includes at least two of the following types of post-issue event information: posting information, deposit information, payment receipt information, account crediting information, settlement information, or clearing information;

defining a threshold for a number of post-issue event information instances to be used to determine a payment lead time;

determining a payment lead time, by the payment servicing computing system, based upon the stored information and the respective post-issue event information instances of the type or types for which the number of instances of the same type exceeds the threshold and excluding the post-issue event information instances of the type or types not meeting the threshold; and

associating the payment lead time with the payee.